

In re:  
John S. Carnes, Jr.  
Debtor

Case No. 19-12843-amc  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0313-2  
Date Rcvd: Apr 27, 2021

User: admin  
Form ID: pdf900

Page 1 of 2  
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 29, 2021:

Recip ID	Recipient Name and Address
db	+ John S. Carnes, Jr., 259 Daleville Road, Cochranville, PA 19330-1013

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 29, 2021

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 27, 2021 at the address(es) listed below:

Name	Email Address
JACK K. MILLER	on behalf of Trustee WILLIAM C. MILLER Esq. philaecf@gmail.com, ecfemails@ph13trustee.com
JOSEPH F. CLAFFY	on behalf of Debtor John S. Carnes Jr. claffylaw@gmail.com, claffylaw@aol.com;claffylawecf@gmail.com
KEVIN G. MCDONALD	on behalf of Creditor MIDFIRST BANK bkgroup@kmlawgroup.com
MATTHEW GREGORY BRUSHWOOD	on behalf of Yellow Breeches Capital LLC mbrushwood@barley.com, jranchor@barley.com;cbrelje@barley.com;tshober@barley.com
REBECCA ANN SOLARZ	on behalf of Creditor MIDFIRST BANK bkgroup@kmlawgroup.com
REBECCA K. MCDOWELL	on behalf of Creditor SANTANDER BANK N.A., F/K/A SOVEREIGN BANK, N.A. rmcdowell@slgcollect.com,

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pwirth@slgcollect.com

United States Trustee

USTPRegion03.PH.ECF@usdoj.gov

WILLIAM C. MILLER, Esq.

ecfemails@ph13trustee.com philaecf@gmail.com

TOTAL: 8

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE EASTERN DISTRICT OF PENNSYLVANIA**

<b>In re: JOHN S. CARNES</b>	:	<b>Chapter 13</b>
	:	
<b>Debtor(s)</b>	:	<b>Bky. No. 19-12843-amc</b>
	:	

**ORDER**

**AND NOW**, upon consideration of the Debtor's Motion to Approve Mortgage Modification ("the Motion") (Doc. # 91 ), and after notice and hearing, and there being no objection thereto, it is hereby **ORDERED** that:

1. The Motion is **GRANTED**.
2. The Debtor is **AUTHORIZED** to enter into the loan modification transaction as set forth in the Motion.
3. Nothing in this order shall constitute a modification of the Debtor's confirmed Chapter 13 plan.

**Date:**  
**Date: April 27, 2021**

**BY THE COURT:**



**Ashely M. Chan**  
**United States Bankruptcy Judge**